

BOOK 1261 PAGE 961  
WRAPAROUND RIDER

THIS WRAPAROUND RIDER is made this 15th day of November, 1984 and is incorporated into and shall be deemed to amend and supplement the Deed of Trust/Mortgage/Security Deed of the same date (the "Security Instrument") granted by the undersigned ("Borrower") to secure Borrower's Note to Standard Federal Savings and Loan Association (the "Lender") of the same date (the "Note"). All terms as used herein shall have the same meaning as in the Security Instrument unless otherwise noted or required by the context. In addition to the covenants and agreements made in the Security Instrument, Borrower and Lender further covenant and agree as follows:

**A. PRIOR SECURITY INSTRUMENT AND PRIOR NOTE**

The Property is subject to the lien of a Deed of Trust/Mortgage/Security Deed dated September 8, 1980 granted by Ralph I. Barkley, III and Leslie S. Barkley

Grantor(s), to Allan Lang and Marvin R. Lang  
Trustee(s), for the benefit of Century Mortgage Company, Inc.  
("Beneficiary"), which is filed in the land records of Frederick County, Maryland  
(the "Prior Security Instrument"). The Prior Security Instrument secures the note signed by Ralph I. Barkley, III and Leslie S. Barkley  
in the original principal amount of \$ 58450.00 dated September 8, 1980, payable to the order of Century Mortgage Company, Inc. (the "Prior Note").

**B. PAYMENTS UNDER PRIOR SECURITY INSTRUMENT AND PRIOR NOTE**

Until the Note is paid in full or otherwise cancelled, Borrower agrees not to make any payments directly to the holder of the Prior Note. So long as Borrower makes Borrower's monthly payments under the Note, Lender will make the monthly payments of principal and interest as they become due and payable under the Prior Note. So long as Borrower makes Borrower's monthly payments to Lender for all applicable insurance and real estate taxes, if such payments are required by Lender, Lender shall also make any required monthly payments for such insurance and real estate taxes as they become due and payable under the Prior Security Instrument. Lender shall not be obligated to make any of the foregoing payments, but may continue to do so if it elects, in the event Borrower is not in full compliance with the terms and conditions of the Note and the Security Instrument. Lender has not assumed the Prior Note and this Addendum is not intended to give the holder of the Prior Note or the Beneficiary under the Prior Security Instrument any additional rights. Borrower's liability on the Prior Note and the Prior Security Instrument is not affected.

**C. NOTICE TO HOLDER OF PRIOR NOTE**

Borrower shall notify the holder of the Prior Note and the Beneficiary that they are authorized to accept any and all payments under the Prior Note and Prior Security Instrument from Lender. Borrower shall also instruct the holder of the Prior Note and the Beneficiary to direct all notices required to be given to Borrower thereunder to Lender at Lender's address stated in the Note. Lender shall provide Borrower with a copy of any notices Lender receives. Borrower shall promptly forward any notices which Borrower receives from the holder of the Prior Note or the Beneficiary to Lender at Lender's address stated in the Note.

**D. BORROWER'S OBLIGATIONS UNDER PRIOR SECURITY INSTRUMENT AND PRIOR NOTE**

Borrower shall perform and observe all of Borrower's covenants and agreements under the Prior Security Instrument and Prior Note, except for Borrower's covenant to make payments directly to the holder of the Prior Note. Any breach by Borrower of those covenants and agreements shall constitute a breach of Borrower's covenants and agreements under this Security Instrument and the Note. Borrower shall not alter, amend or otherwise modify the covenants and agreements of the Prior Security Instrument or the Prior Note, shall not do or fail to do anything which results in an increase of the amount owed under the Prior Note and the Prior Security Instrument and shall not prepay the Prior Note in whole or in part, unless the Note secured by this Security Instrument is also prepaid in accordance with the Note.

**E. OTHER ENCUMBRANCES**

Any covenant of Borrower that the Property is unencumbered or that Borrower shall promptly discharge any lien which has priority over the Security Instrument shall not apply with respect to the Prior Note and Prior Security Instrument. Notwithstanding anything in paragraph 17 of the Security Instrument to the contrary, if Borrower creates any lien or encumbrance against the Property subordinate to the lien of the Security Instrument, Lender may, at Lender's option, declare all sums secured by the Security Instrument to be immediately due and payable.

**F. RELEASE**

Notwithstanding anything in paragraph 22 of the Security Instrument to the contrary, upon payment of all sums secured by this Security Instrument less the outstanding principal balance under the Prior Note, Lender shall direct Trustee(s) to release this Security Instrument.

**G. NOTICE; DEFAULT; REMEDIES**

Notwithstanding paragraph 18 of the Security Instrument if Borrower fails to pay when due any sums secured by the Security Instrument, then the minimum period which Borrower has to cure that breach under paragraph 18 of the Security Instrument shall be 10 days, not 30 days.

If borrower is in default under this Security Instrument or the Note, Lender may, but need not, cure any default under the Prior Note or Prior Security Instrument or repay any or all sums due and payable under the Prior Note or Prior Security Instrument. Any such sums paid, with interest thereon at the interest rate set forth in the Note, shall be additional indebtedness of Borrower secured by the lien of this Security Instrument. Lender shall be entitled to collect all reasonable costs and expenses incurred in taking any action or repaying any sums due under the Prior Security Instrument or Prior Note, including, but not limited to, reasonable attorneys' and trustees' fees. If Lender takes any such action or pays any such sums, Lender shall be subrogated to the rights which the Beneficiary and the holder of the Prior Note have against Borrower.

IN WITNESS WHEREOF, Borrower has executed this Wraparound Rider.

Richard L. Martin (SEAL)  
Borrower  
Billie Jean Martin (SEAL)  
Borrower  
\_\_\_\_ (SEAL)  
Borrower  
\_\_\_\_ (SEAL)  
Borrower

After recordation return to:  
STANDARD FEDERAL SAVINGS AND  
LOAN ASSOCIATION  
431 N. Frederick Avenue  
Gaithersburg, Maryland 20877